

NATIONAL RECOVERY ADMINISTRATION

PROPOSED CODE OF FAIR COMPETITION
FOR THE
**INSURANCE AGENTS
INDUSTRY**

AS SUBMITTED ON AUGUST 30, 1933



The Code for the Insurance Agents Industry
in its present form merely reflects the proposal of the above-mentioned
industry, and *none of the provisions contained therein are*
to be regarded as having received the approval of
the National Recovery Administration
as applying to this industry

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1933

SUBMITTED BY

NATIONAL ASSOCIATION OF INSURANCE AGENTS

(II)

CODE OF THE NATIONAL ASSOCIATION OF INSURANCE AGENTS

Being in sympathy with the spirit and purpose of the National Industrial Recovery Act, and to forward the program of the President of the United States leading to the economic and business recovery of the country, the following provisions are hereby established as a Code of Fair Competition for Insurance Agents.

ARTICLE I—APPLICATION OF CODE

The provisions of this Code shall apply to all insurance agents in the field of fire, casualty, indemnity, surety, and marine insurance.

ARTICLE II—LABOR PROVISIONS

SECTION 1. (1) Employees shall have the right to organize and bargain collectively through representatives of their own choosing, and shall be free from the interference, restraint, or coercion of employers of labor, or their agents, in the designation of such representatives or in self-organization or in other concerted activities for the purpose of collective bargaining or other mutual aid or protection;

(2) No employee and no one seeking employment shall be required as a condition of employment to join any company union or to refrain from joining, organizing, or assisting a labor organization of his own choosing; and

(3) Employers shall comply with the maximum hours of labor, minimum rates of pay, and other conditions of employment approved or prescribed by the President.

SEC. 2. *Child Labor.*—After August 31, 1933, no person under sixteen years of age shall be employed, except that persons between fourteen and sixteen years of age may be employed for not to exceed three hours a day and those hours between 7 a.m. to 7 p.m., in such work as will not interfere with hours of day school, provided, however, that where a State Law prescribes a higher minimum age, no person shall be employed in such State below the age specified by such State Law.

ARTICLE III—HOURS OF EMPLOYMENT

(a) Not to work any employees engaged in the business of insurance for an average of more than 40 hours in any 1 week except outside representatives consisting of adjusters, appraisers, collectors, investigators, inspectors, service engineers, special agents, solicitors, and raters, whose time and duties for the most part are outside of the office.

(b) The maximum hours fixed in the foregoing paragraph (a) shall not apply to employees in a managerial or executive capacity and to their technical assistants who now receive more than \$35.00 per week; nor for an aggregate period not exceeding eight weeks in any one year to employees on emergency work or special work necessary to furnish data or information required by companies for their annual statements, or under circumstances other than usual routine, or special data required by the respective states in their supervision of the insurance business or to extra work in offices on account of an unusual number of loss claims or to special work where restrictions in hours of highly technical workers would unavoidably hamper operations, or be disadvantageous to the public.

ARTICLE IV—WAGES

SECTION 1. Employees engaged in the business of insurance shall be paid not (a) Less than \$15 a week in any city of over 500,000 population or in the immediate trade area of such city;

(b) Less than \$14.50 a week in any city between 250,000 and 500,000 population or in the immediate trade area of such city;

(c) Less than \$14 a week in any city between 25,000 and 250,000 population or in the immediate trade area of such city;

(d) In towns of less than 25,000 population all wages shall be increased by not less than 20 percent, provided that this shall not require wages in excess of \$12 a week.

SEC. 2. (a) Messengers may be paid not less than 75 percent of the minimum wages above specified;

(b) Junior file clerks for a period of six months after employment may be paid not less than 75 percent of the minimum wage above specified.

Employees referred to in Sections 2 (a) and 2 (b) shall not exceed 10 percent of the total number of employees, except that one such employee shall be permitted in offices employing up to ten, and two in offices employing up to twenty.

ARTICLE V—GENERAL

SECTION 1. The National Association of Insurance Agents shall impose no inequitable restrictions on its members and participation in its activities.

SEC. 2. This Code and all the provisions thereof are expressly made subject to the right of the President, in accordance with the provisions of Clause (10-b) of the National Industrial Recovery Act, from time to time to cancel or modify any order, approval, license, rule or regulation, issued under Title I of said Act.

SEC. 3. Such of the provisions of this Code as are not required to be included therein by the National Industrial Recovery Act may, with the approval of the President, be modified or eliminated as changes in conditions or experience may indicate. This Association, in submitting this Code, reserves the right to file supplementary provisions to this Code, or additional Codes will be submitted for the

approval of the President to prevent unfair competitive practices and to effectuate the other purposes and policies of Title I of the National Industrial Recovery Act.

SEC. 4. Population for the purpose of this agreement shall be determined by reference to the 1930 Federal Census.

SEC. 5. This Code shall become effective when approved.

NATIONAL ASSOCIATION OF INSURANCE AGENTS,
By J. B. MILLER, *Assistant Secretary.*



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